

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Edward Gustard Jones and Linda Tedder

Jones

S.S. Nos.: xxx-xx-4884 and xxx-xx-3715

Mailing Address: 112 Lanier Valley Drive, Durham, NC 27703-

Case No. 11-81055

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 29, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
	Ocwen Mortgage		\$537	**
	Grove Park HOA			**

Date: 5/5/11

Lastname-SS#: Jones-4884

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ocwen Mortgage		\$537	N/A	n/a	\$537.00	Residence
	Grove Park HOA		\$47	N/A	n/a	\$47.00	Home Owners' Dues

SID - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ocwen Mortgage #2			5.00			Residence
				5.00			

SID - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Regional Acceptance		\$10,197	5.00	\$102	\$212.44	2007 Pontiac
	Nicholas Financial		\$12,092	5.00	\$100	\$251.92	2008 Chrysler Sebring

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,700
SECURED TAXES		Secured Amt
IRS Tax Liens		\$8,705
Real Property Taxes on Retained Realty		\$3,234
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		\$858
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI-	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,376** per month for **60** months, then
\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.98** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

On March 22, 2011, MERS, acting solely as the nominee of the note holder, recorded at Book 6689, Page 135, of the Durham County Registry of Deeds, a satisfaction of the 2nd Mortgage serviced by Ocwen Loan Servicing, LLC as recorded in Book 4884, Page 583 of the same.

Pursuant to the Proof of Claim filed by Grove Park Community Assoc., Inc. in the prior bankruptcy case, it does not appear that a claim of lien was, pursuant to NCGS 47F-3-116, filed with the Durham County Clerk of Court. Following In re Guillbreux, any such pre-petition claim is unsecured.

CERTIFICATE OF SERVICE

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

1st Point
Consumer Contact Center
2840 Electric Road, Ste. 202
Roanoke, VA 24018

Jon P. Carr
Post Office Box 10669
1951 Clark Avenue
Raleigh, NC 27605

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Macy's **
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Daniel F. Read
15 East Main Street
Durham, NC 27701

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Experian
P.O. Box 2002
Allen, TX 75013-2002

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Nicholas Financial, Inc
Bldg C Suite 501-B
2454 McMullen Booth Road
Attn: Managing Agent
Clearwater, FL 33759

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Empi
599 Cardigan Road
Saint Paul, MN 55126

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

First Premier Bank**
Post Office Box 5524
Sioux Falls, SD 57117-5524

Ocwen Loan Servicing
1661 Worthington Road, Ste 100
West Palm Beach, FL 33409

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

GMAC **
Post Office Box 380902
Bloomington, MN 55438-0903

Ocwen Loan Servicing, LLC***
ATTN: Bankruptcy Department
PO Box 24781
Attn: Managing Agent
West Palm Beach, FL 33416-4781

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Grove Park Community Assoc.
1401 Sunda Dr.
#116
Attn: Managing Agent
Raleigh, NC 27607

Penn Foster
925 Oak Street
Scranton, PA 18515

Pinnacle Financial Group**
7825 Washington Avenue South
Suite 310
Minneapolis, MN 55439-2409

Regional Acceptance Corporation **
Bankruptcy Department
1420-C East Fire Tower Road
Attn: Managing Agent
Greenville, NC 27858

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wachovia Bank Checking**
575 Underhill Blvd Suite 224
Syosset, NY 11791-3416

Wooten and Wooten
3200 Croasdaile Drive
STE 504
Durham, NC 27705